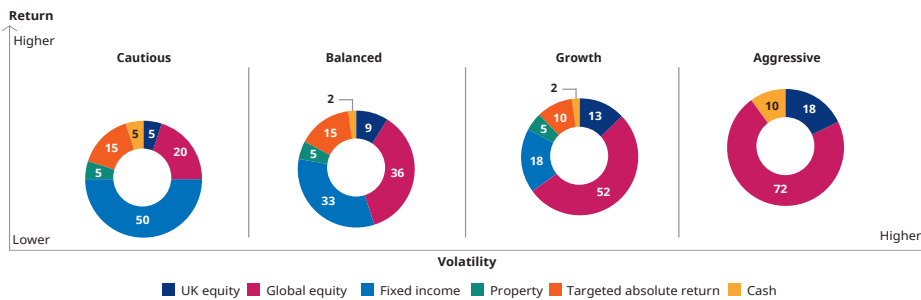


Portfolio Fund Service 2021

Long-term strategic asset allocation

Active funded and Active/Passive

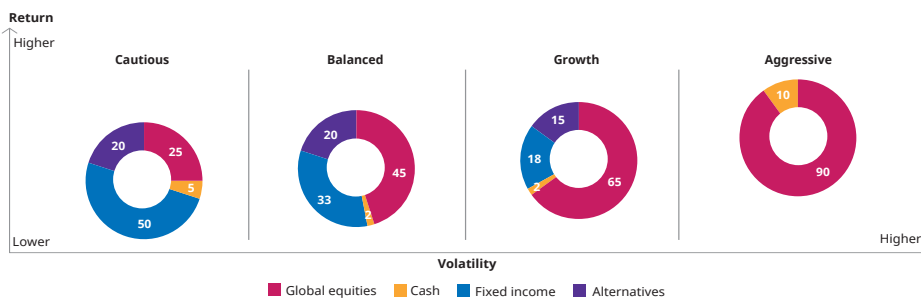


Caspar Rock
Chief Investment Officer

About

A direct expression of our investment philosophy and process in a unitised solution with four risk profiles: cautious, balanced, growth and equity risk. We construct and manage portfolios drawing on the resources of the Schroders Group.

Sustainable



Key points

	Active funded and Active/Passive	Sustainable
Investment strategy	A direct expression of our investment philosophy and process in unitised solution with four risk profiles Cautious, Balanced, Growth and Equity Risk.	Bespoke sustainable portfolios are similar to our core portfolios and can utilise the same range of investment structures but with the application of more stringent sustainability criteria.
Product expertise	Diversified investment solutions, investing in equities, bonds and alternatives (such as gold, absolute return funds, structured products, real assets).	
Fee facilitation	Cost effective, with no transaction costs within the funds and CGT efficient wrapper, with CGT not paid on transactions within the fund	
Extensive resources	We construct and manage portfolios drawing on the resources of the Schroders Group and talented external specialists.	
Support	Bespoke Portfolio clients are looked after by a team of at least three, led by a portfolio manager. The portfolio manager will manage your clients' investments and be available for regular meetings with you and your clients. Our team approach means there is always someone who is familiar with your clients' circumstances. Monthly factsheets produced.	
Minimum investment	£200,000	

For further information, please contact
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Important information

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Prior to making an investment decision, please consider the following risks:

Interest rate risk: For portfolios invested in fixed income, changes in interest rates are likely to affect the fund's value. In general, as interest rates rise, the price of a fixed bond will fall and vice versa.

Credit risk: The value of the fund may fall if the companies and governments who have issued the bonds deteriorate in quality, or in the worst case scenario become insolvent.

Liquidity risk: It may be difficult to sell some investments (or sell them without making a loss) due to an insufficient number of buyers in the market.

Derivatives risk: The use of derivatives may result in relatively small market movements leading to disproportionately large (positive or negative) movements in the value of the investment.

Counterparty risk: There is a risk that a counterparty may default or not comply with its contractual obligations resulting in financial loss.

Currency risk: Some portfolios can hold investments that are not denominated in UK pound sterling (£). These may be affected by changes in currency exchange rates.

Emerging market risk: Some portfolios may invest in markets where economic, political and regulatory factors can be significant. This may affect the liquidity, settlement and asset values. Any such event can have a negative effect on the value of your investment. Investments in emerging markets can demonstrate significant declines in value over extended periods of time.

Property risk: Property may be difficult to sell and can demonstrate significant declines in value due to changes in economic conditions and interest rates.

Not all risks are applicable to all solutions available. The risks above are not applicable to all solutions.

The full details can be viewed on the specific factsheets

Risk warnings

We cannot guarantee that it will achieve the objectives set out for the portfolios. Past performance is not a guide to future performance. The value of investments and the income from them can go down as well as up and an investor may not get back the amount originally invested and investments may be affected by fluctuations in exchange rates. The levels and basis of tax assumptions may change. You should obtain professional advice on taxation where appropriate before proceeding with any investment. E21006

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